



# MOUNTAIN HONORS

SUMMER 2014  
ISSUE 1

Fort Drum Retirement Services Office  
10720 Mt Belvedere Blvd, Fort Drum, New York, 13602  
Phone: 315 772-6434/6339 Toll Free 1-800-556-9790  
Usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil



## From the Retirement Services Office

The Fort Drum Retirement Services Team endeavors to provide quality service regarding benefits, entitlements, information and referrals to Retirees, their Families as well as active duty Soldiers and their Families preparing for retirement. We advise and support the Fort Drum Retiree Council, develop public support of Army programs and inform the retired community of upcoming events of interest. The Fort Drum Retirement Services Officer (RSO) supports U.S. Army Retirees, Surviving Spouses, and Family members. In Maine, Vermont, Massachusetts, New Hampshire, New York and the Eastern provinces of Canada from Manitoba to Nova Scotia. The Retirement Services Office also publishes this annual Fort Drum Mountain Honors Newsletter. Mountain Honors is intended as a source of noteworthy information concerning military Retiree benefits and information. Being an annual publication, changes often occur from the date of publication, to the next year's edition. Every effort is made to ensure that the articles included are both meaningful and accurate as of the published date. Your comments on the newsletter are valued and encouraged, and we are always looking for ways to improve. Send your comments by email to, [usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil) or by phone at 1-800-556-9790



Sonny Mitchell  
Retirement Service Officer  
Fort Drum, NY 13602

## Inside this Edition

COMMANDER'S LETTER    TRICARE FOR LIFE Nursing skill  
VA Health Care Overview    Retiree Dental Program Reminder

Upcoming Retiree Appreciation Day 2014

## Fort Drum Retiree Council

COL William Murphy, USA RET – *Officer Co-Chair*  
CSM David Cowburn, USA RET – *Enlisted Co-Chair*  
COL Orrin MacMurray, USA RET  
COL Milledge Smith, USA RET  
CSM Henry Curtis, USA RET  
CSM Gary Ginsburg, USA RET  
CSM Frank Puidokas, USA RET  
CMSgt Patrick Rourk, USAF RET  
CSM Michael Stout, USA RET  
SFC Darryl Sapoff, USA RET  
TSgt Kathy Baumgarten, USAF RET  
Retirement Service Team  
CSM Sonny Mitchell, USA RET (RSO) (Ex-Officio)  
MSG James Shinholt, USA RET (RSO Asst.) (Ex Off)

### EMERITUS MEMBERS

COL Frank Musmanno, USA RET  
CSM Stanley Kaminski, USA RET

*Are you interested in becoming a member of our Fort Drum Retiree Council ?*

**You can apply at :**

<http://www.drum.army.mil/Retirees/Pages/index.aspx?fdni=Retirees> .

Just download the Fort Drum Retiree Council application, fill it out, and send it to:

**Retirement Service Office**  
10720 Mount Belvedere Blvd  
Room B2-40, Fort Drum NY 13602

*Retiree Council 2013 RAD*





## Office of the Garrison Commander

Dear Retirees and Family members,

This past year, the Army has seen significant challenges with the implementation of sequestration, furloughs to our Civilian work force, and the reshaping of our military forces locally and Army wide. Regardless of any challenge, we are resolved in our commitment to provide continued support to you and your Families.

As most of you know, Fort Drum hosts an annual Retiree Appreciation Day to honor your dedicated service and sacrifice. This year's theme is "Soldier for Life." I personally want to invite each of you, our retirees, veterans, surviving spouses, and Family members to be our guests for this special event.

We have made significant changes to this year's Retiree Appreciation Day celebration on September 24, 2014. This year, we have included three new events that will bring our Army Family closer together, both past and present. There will be a golf scramble at Willow Brook Golf Course; a catch and release tournament (clinic) at Remington Pond; and a VIP tour of our virtual simulations training facilities.

This day is not only meant to recognize your dedicated service to our country, but to also provide you priority services and gather an assortment of benefactors and representatives. They will work to provide services, information, explanation of benefits, ensure qualified individuals are receiving entitlements, to counsel on changes and program features that affect you and the benefits you deserve. Many veteran organizations will be on hand to answer questions and describe how they support and defend benefits while answering your questions on entitlements.

The support from the Fort Drum Retirement Services Office is dedicated to ensuring any and all concerns on your behalf are addressed and that a satisfactory resolve to your concerns and questions are addressed. Fort Drum will continue to serve our retirees and veterans as well as their Family members and if you have questions, please feel free to contact the Retirement Services Officers, Mr. Sonny Mitchell or Mr. James Shinholt, at 1-800-556-9790, or by email, [usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil). I pledge my personal commitment to the accomplishment of meeting your needs and supporting our retiree community. I look forward to seeing you on Retiree Appreciation Day 2014, and thank you for your honored service.

Sincerely,



## TRICARE Corner

### 2015 TRICARE Prime Enrollment Fees



## TRICARE Overseas

### TRICARE Prime Enrollment Fees

Beginning fiscal year (FY) 2015, TRICARE Prime enrollment fee changes apply to all TRICARE Prime beneficiaries\* and enrollment fees are subject to change each FY (October 1 – September 30). TRICARE Prime enrollment fees do not apply to active duty service members and their families.

Billing systems will be updated to reflect the new rates. Automatic payments (allotment, electronic funds transfer and recurring credit card) will also be adjusted for the new rates.

\*Note: Beneficiaries classified as survivors of active duty deceased, and medically-retired service members and their dependents, are exempt from fee increases. Their fee remains frozen at the rate in effect at the time they are classified into either category and enrolled as long as at least one family member remains enrolled in TRICARE Prime in a fee paying plan under one sponsor's Social Security number and there is no break in enrollment.

Effective **October 1, 2014**, FY 2015 enrollment fees apply to:

\* All beneficiaries enrolled or enrolling in TRICARE Prime (except survivors of active duty deceased and medically-retired service members and their dependents)

\* Survivors of active duty deceased, and medically-retired service members and their dependents enrolling in TRICARE Prime for the first time or re-enrolling after a break in TRICARE Prime enrollment

FY 2015 TRICARE Prime Enrollment Fees

Monthly (M) Quarterly (Q) Annually (A)

Individual (M) \$23.16 Individual (Q) \$69.48

Individual (A) \$277.92

Family (M) \$46.32 Family (Q) \$138.96

Family (A) \$555.84

Traveling overseas is a unique experience. With different climates, new foods, and altered sleeping habits, it is not unusual to become sick or experience a medical emergency. Having a medical emergency in a foreign country can be very stressful. It is important that you understand your TRICARE coverage before leaving home. Before traveling, TRICARE beneficiaries should verify their data in the Defense Enrollment Eligibility Reporting System (DEERS) is current. You can check with any Military I.D. Facility (a listing of facilities in our five state region is included in this issue) to determine your status, or you can obtain more information about DEERS and how to update your record at [www.tricare.mil/DEERS](http://www.tricare.mil/DEERS). TRICARE encourages all beneficiaries who have a medical emergency overseas to seek treatment immediately. Beneficiaries can seek help finding a treatment facility through a local U.S. Embassy or Consulate. Beneficiaries should be prepared to pay up-front for treatment and submit a claim with their TRICARE regional health care contractor after returning home. The Centers for Disease Control and Prevention recommend overseas travelers pack a travel health kit to manage any pre-existing medical conditions, prevent illness related to traveling and take care of minor health problems as they occur. The health kit should include: pain or fever medication, stomach upset or diarrhea medication, throat lozenges, decongestant, disposable gloves, adhesive bandages, gauze, adhesive tape, cotton swabs, antiseptic and saline eye drops. Depending on your travel plans you may want to include insect repellent and sunscreen. It is also very important to include a sufficient amount of all prescription medication as it may not be possible to obtain your pharmacy needs overseas. Be sure to save all medical receipts as they will be necessary to file your claims upon return. For more information about any of your TRICARE benefits go to [www.tricare.mil](http://www.tricare.mil) or contact their regional health care contractor.

**Contact information for the regional offices is listed below.**

#### **TRICARE Latin America and Canada**

706-787-2424

[www.tricare.mil/tlac](http://www.tricare.mil/tlac)

#### **TRICARE Pacific**

011-81-6117-43-2036

[www.tricare.mil/pacific](http://www.tricare.mil/pacific)

#### **TRICARE North Region**

877-874-2273

[www.healthnetfederalservices.com](http://www.healthnetfederalservices.com)

#### **TRICARE South Region**

800-444-5445

[www.humana-military.com](http://www.humana-military.com)

#### **TRICARE West Region**

888-874-9378

[www.triwest.com](http://www.triwest.com)



“The purpose of war is not to die for your country. The purpose of war is to ensure the other guy dies for his country”.

- General George S. Patton Jr.



## Veterans' Grave Medallion Available for Order

The Veterans Administration (VA) announced June 29, 2010 that the Department of Veterans Affairs is now offering bronze medallions to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a veteran. The new item can be furnished instead of a traditional government headstone or marker for Veterans whose death occurred on or after November 1, 1990, and whose grave in a private cemetery is marked with a privately purchased headstone or marker. Under federal law, eligible Veterans buried in a private cemetery are entitled to either a government furnished grave marker or the new medallion, but not both. Veterans buried in a national or state Veteran's cemetery will receive a government headstone or marker of the standard design authorized at the cemetery. Medallions are available in three sizes: 5 inches, 3 inches and 1 ½ inches in width. Each medallion features the image of a folded burial flag adorned with laurels. It is inscribed with the word "Veteran" at the top and the branch of service at the bottom. Next of kin will receive the medallion, along with a kit that will allow the family or the staff of a private cemetery to affix the medallion to a headstone, grave marker mausoleum or columbarium niche cover. The VA is developing an application form for ordering the medallion. Until it is available, applicants may use the form for ordering government headstones and markers (VA Form 40-1330). Additional information on the medallion, headstones, and markers is available online at [www.cem.va.gov/cem/hm/hmtype.asp](http://www.cem.va.gov/cem/hm/hmtype.asp), by calling 800-827-1000 or contacting your local County Veteran Service Office (CVSO). You can locate your CVSO in your telephone directory under "County Government". The VA operates 131 national cemeteries in 39 states and Puerto Rico. More than three million Americans, including Veterans of every war and conflict, from the Revolutionary War to the current conflicts in Iraq and Afghanistan, are buried in VA national cemeteries on more than 19,000 acres. Veterans with a discharge issued under conditions other than dishonorable, their spouses and eligible dependent children can be buried in a VA national cemetery. Other burial benefits available for all eligible Veterans, regardless of whether they are buried in a national cemetery, or a private cemetery, include a burial flag, a Presidential Memorial Certificate and government headstone or marker. Information on VA burial benefits can be obtained from national cemetery offices, from the VA website online at [www.cem.va.gov](http://www.cem.va.gov) or by calling the VA regional customer service office at 800-827-1000.

### VA Health Care Overview

The VA provides a Medical Benefits Package to all enrolled Veterans. The comprehensive plan offers a full range of preventive outpatient and inpatient services within the VA health care system. Also, once you are enrolled in the system, you can be seen at any VA facility across the country. The VA operates an annual enrollment system that helps to manage the provision of health care by providing an overall population of beneficiaries. Additionally, the enrollment system ensures that Veterans who are eligible can get care. The VA applies a variety of factors in determining Veterans' eligibility for enrollment, but once a Veteran is enrolled, that Veteran remains enrolled in the system.

**Do You Qualify?** There are many ways that a Veteran may qualify for health care at over 1,400 medical centers and clinics across the nation. VA health care is portable, meaning that once enrolled, you may receive care at your home facility as well as the nearest VA facility while traveling. Veterans are encouraged to take a moment and see if you qualify. Just go to [www.va.gov](http://www.va.gov) and under Veteran Services click on "Health Care Information". Then select "VA Health Benefits". From there click on "Do You Qualify". You will then be asked to answer the following questions.

*Are any of these statements true?*

- You served on active military, naval, or air service and were honorably discharged or released.
- You were/are a Reservist or National Guard member, and you were called to active duty by a Federal Order (for other than training purposes). You completed the full call-up period.

*If you answered yes to either of the previous questions you will then be asked if any of the following statements are true.*

- You were discharged or separated for medical reasons, early out, or hardship.
- You served in theater of combat operations within the past 5 years.
- You were discharged from the military because of a disability (not pre-existing).
- You are a former POW.
- You received a Purple Heart Medal.
- You receive VA pension or disability benefits.
- You receive state Medicaid benefits.



If you answered yes to any of the categories above, you probably qualify for VA Health Care and can apply using the VA Form 10-10EZ, Application for Medical Benefits, online by clicking on the "Apply now for VA Health Care Benefits". You may also use a paper form that you download, save for later submission, print and fax, or mail back to VA. If you do not want to use the online form or cannot print at home, the VA will mail you an application. You can request an application or get help by calling the VA at 877-222-8387, Monday through Friday, 0800-2000 (Eastern Time). *Please note that you will need the following information before you start the application process.*

- Paperwork related to your separation from military service.
- Current health insurance information.
- Last year's household income, if your eligibility for enrollment is based on financial circumstance.

If you have any questions on applying for VA Health Care, please call 877-222-8387 or contact your local County Veteran Service Office (CVSO). In most cases you can locate your CVSO in your telephone directory under "County Government".

# TRICARE Retiree Dental Program Reminder

## Program News

Retirees and their Family members are encouraged to attend this year's Retiree Activity Day on September 24th at Fort Drum. A representative for the TRICARE Retiree Dental Program (TRDP) will be present at this event, so be sure to stop by the TRDP table for important program information.

Exciting changes for the TRICARE Retiree Dental Program Delta Dental of California is pleased to continue administering the TRICARE Retiree Dental Program (TRDP) through December 2018, under a new five-year contract that became effective January 1, 2014. Below are a few improvements in the Enhanced program that took effect with the new contract:

- \* An increase in the annual maximum amount for covered services for each person enrolled, to \$1,300 per year.
- \* An increase in the annual maximum amount for dental accident coverage for each person enrolled, to \$1,200 per year.
- \* An increase in the lifetime orthodontic maximum amount for each person enrolled, to \$1,750.
- \* A third cleaning covered for children and adults with diagnosed type 1 or type 2 diabetes. A decrease in monthly premiums by about 20%
- \* No changes were made to the Basic TRDP benefit design. However, the coverage year for both the Enhanced and Basic TRDP will now run from 1 January through 31 Decem

ber, and enrollees' out-of-pocket deductibles and covered services annual maximums will restart every January 1st. Enrollees will maximize their program savings when they visit one of Delta Dental's 230,000 TRDP network locations nationwide. (The average savings when seeing a network provider is 22%!) Enrollees are encouraged to see a network dentist and can find one by searching the online Dentist Directory <<http://www.trdpnetwork.org/>>. Enrollees no longer have to worry about their TRDP enrollment card either. Although an enrollment card issued prior to January 1, 2014 is still valid under the new contract, it is important to note that an enrollment card is never required when a TRDP enrollee visits the dentist. Delta Dental will now verify TRDP eligibility and enrollment through the Defense Enrollment Eligibility Reporting System (DEERS). It is important that enrollees keep their information for each family member up to date in DEERS to avoid any claims processing delays. Enrollees can update their information at <https://www.dmdc.osd.mil/milconnect>. To enroll in the TRICARE Retiree Dental Program, visit <http://www.trdp.org/retirees/enroll.html>. Dental toll-free at 888-838-8737.



## FREE Eye Glasses for Retirees

Retired members of the Uniformed Services are authorized the free issue of one pair, every 12 months, standard military issue, recruit type, brown eyeglasses. No other frames are available and Family members and surviving spouses of Retirees are not entitled to receive the eyeglasses.



The eyeglasses are available from the Naval Ophthalmic Support and Training Activity (NOSTRA). To obtain more information on receiving your eyeglasses go to [www.med.navy.mil/sites/nostra/order/Pages/Retiree.aspx](http://www.med.navy.mil/sites/nostra/order/Pages/Retiree.aspx) and select the "How to Order: Retirees" link. You can also contact NOSTRA at 757-887-7611.

## I.D. Cards

Implementation of the process to remove sponsor social security numbers from Retiree and dependent I.D. cards is in effect. Contact an ID Card facility closest to you.

There are more than 1,500 I.D. card facilities worldwide. You can locate your nearest office online at [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home) or by contacting your Retirement Services Office. It is suggested that cardholders call first to ensure office hours, procedures, and a list of necessary documentation.

FORT DRUM ID Card Office (315) 772-5149 or email:  
[drum.dhr.idcards@conus.army.mil](mailto:drum.dhr.idcards@conus.army.mil)







**TRICARE Retiree Dental Program: New contract for nation's largest voluntary dental program in full swing.**

*Note: To learn more, visit the TRICARE Retiree Dental Program booth at Fort Drum's Retiree Appreciation Day on September 24, 2014.*

On October 1, 2008, Delta Dental of California began a new five-year term as administrator of the TRICARE Retiree Dental Program (TRDP). Delta Dental has administered the program since it began in 1998. In the fall of 2007, the Department of Defense (DoD) awarded Delta Dental the contract to continue to administer the TRDP.

The TRDP, authorized by Congress as part of the National Defense Authorization Act for fiscal year 2008, offers affordable dental benefits as a voluntary option to the nation's five million-plus Uniformed Services Retirees and their eligible Family members. With a current enrollment of over 1.2 million covered lives, the TRDP is the nation's largest voluntary, all-enrollee-paid dental program. With the new contract that began October 1, the Enhanced TRDP featured some additions to an already comprehensive scope of benefits, such as coverage of some dental implant services at 50 percent of allowable charges, an increase in the orthodontic lifetime maximum from \$1,500 to \$1,750, and 80 percent coverage for posterior composite restorations.

Also starting October 1, TRDP benefits under the new Enhanced -Overseas Program were made available to Retirees and their eligible Family members who reside overseas. Until then, enrollees had to return to the Enhanced TRDP service area to receive dental care.

The TRDP is a national, combined fee-for-service/preferred provider program that offers enrollees access to any licensed dentist in all 50 states as well as the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. While enrollees may seek care from any licensed dentist in this service area, optimal benefits will be available to those enrolled retirees and their Family members who choose a participating network dentist. After a mandatory 12-month enrollment obligation is satisfied, enrollees can remain in the program on a month-to-month basis. The Basic Program remains closed to new enrollees but continues with no change in benefits for those already enrolled and who wish to remain enrolled.

The TRDP carries a \$50-per-person-per-year deductible with a family cap of \$150 and an annual maximum of \$1,300 per person (\$1,000 for Basic Program enrollees) against which preventive and diagnostic services are not counted. Coverage for these services as well as for basic restorative services, periodontal services, endodontic services, oral surgery and dental emergencies is available immediately upon the effective date of coverage. Crowns, bridges, full and partial dentures, many implant services and orthodontics will be available after only 12 months of continuous enrollment, payable at 50 percent.

Eligible Retirees and their Family members can find answers to their questions about the program as well as enroll by visiting the TRDP online at [www.trdp.org](http://www.trdp.org) or by calling the toll-free number at (888) 838-8737. Special Note: Gray Area Retirees are eligible for the TRDP. They do not need to wait until they reach age 60.



The US Family Health Plan at Martin's Point is a unique TRICARE Prime option that offers comprehensive health care coverage for military Retirees and their dependents as well as Families of active duty personnel. The plan is

only available in certain parts of the country, including upstate New York and northern New England. The US Family Health Plan has recently expanded into Buffalo and Binghamton, New York, as well as Erie, Pennsylvania. For Retirees and their Family members who have Medicare Part B, there is no enrollment fee to join. When you receive your health care through the Primary Care Provider (PCP) of your choosing (from a large network of doctors within your community), you pay no cost-shares or copayments. Referrals to specialists are handled by your PCP and require no paperwork on your part. Your only costs are low copayments for prescription medications (free for a 30-day supply of generic medications, \$13 for brand-name medications, and \$43 for non-formulary medications). For Retirees and their Family members who do not have Medicare Part B, there is an annual enrollment fee of \$277.92 for one person or \$555.84 for the whole family and low co-payments for physician visits. **Enrollment is open all year round. If you have any questions about the US Family Health Plan, please call us at 1-888-241-4556.**

**US Family Health Plan Offices:**

Maine: Paul Tysver	(800) 431-7777
New Hampshire: John Reed	(800) 431-0777
New York, Albany: Von Ahouse	(800) 240-9129
New York, Buffalo: Ralf Sosnowski	(716) 839-0285
New York, Syracuse: Tim Dunnigan	(866) 876-7377
New York, Watertown: Melissa Strader	(315) 785-5467
Vermont: Denise Luck	(413) 534-4305





CONTACT INFORMATION  
RETIREMENT SERVICES  
CLARK HALL, BLDG 10720  
ROOM B2-40 FORT DRUM,  
NY 13602

RETIREMENT SERVICES  
OFFICER:  
MR. SONNY MITCHELL  
(315) 772-6434  
MICHAEL.D.MITCHELL98.CIV  
@MAIL.MIL  
ASSISTANT RETIREMENT  
SERVICES OFFICER :  
MR. JAMES SHINHOLT  
(315) 772-6339  
JAMES.R.SHINHOLT.CTR@MA  
IL.MIL

### ***Retired Army Pin***

**You can tell a Retired Soldier by...** the Retired Army Pin that combines the Army logo with the word 'Retired'. Young people with questions about becoming part of the Army Family will be able to spot a Retired Soldier with no difficulty.

Available in AAFES PX Stores.



**AAFES & COMMISSARY  
RETIREE APPRECIATION  
DAY RETAIL SALE.  
RETIREEES,  
ELIGIBLE SHOPPERS AND  
SURVIVING SPOUSES  
COME JOIN US.**

## **Retiree Appreciation Day** **Fort Drum, New York** **September 24, 2014**

**RETIREEES OF ALL BRANCHES ARE INVITED TO ATTEND!**  
**ARMY - NAVY- AIR FORCE- MARINES - COAST GUARD**  
**US PUBLIC HEALTH SERVICE**  
**Including all NATIONAL GUARD &**  
**RESERVE COMPONENTS**

**The Fort Drum Annual Retiree Appreciation Day**  
Spouses and Family members are welcome to join us  
September 24, 2014 at Multi-Purpose Auditorium

Building 10275

Fort Drum, NY

0800—1600 Hours

The days events are intended to provide a one stop resource for Retirees, Survivors and Family members to address a variety of issues. An agenda of guest speakers regarding various entitlements and benefits are scheduled.

**GUEST SPEAKER SMA (RET) KENNETH O. PRESTON, USA**  
**CO-CHAIRMAN, CHIEF OF STAFF OF THE ARMY RETIREE COUNCIL**

### **Available Services for the Day Include:**

Retirement Services Office, Veterans Administration, MEDDAC, Delta Dental Representative, TRICARE & Martins Point Health Care, ID Card Office, DFAS, Legal Assistance, Social Security Administration, Casualty Assistance Center, Army Community Services, Family Financial Planning, Several Veteran Service Organizations, Army Emergency Relief and Travel—Space "A" Information

**Handicap Accessible**



Questions or Inquiries contact the Fort Drum  
Retirement Services Office at  
1-800-556-9790

***“SOLDIER FOR LIFE”***



# RETIREE APPRECIATION DAY (RAD)

## 24 September 2014

### SPECIAL EVENTS



#### **Golf Scramble: \$30.00 Registration Fee**

- 18 - Four Soldier/Retiree Teams
- 2 Retiree/Veterans + 2 Active Duty  
*Sign your team up today!!*
- Individual sign ups will be placed on a team.
- 18 Holes, Best Ball, cart & Green fees \$30 per Soldier.
- Closest to the pin x four holes and hole in one prize provided by Willowbrook.

#### **To Pre-Register:**

Call Diane Sykes at (315) 772-6665  
Or email: [diane.r.sykes.civ@mail.mil](mailto:diane.r.sykes.civ@mail.mil)

#### **Catch and Release: Registration is FREE**

- 15 TEAMS
- Two Soldier Teams: 1 Past + 1 Present
- 30 Participants
- Fishing pole/canoe, bring your own or get from FMWR.
- Bait, available for purchase.
- Handicapped accessible.
  - *(NYS has waived fishing requirements from 1300-1700 for this fishing clinic.)*

#### **To Pre-Register:**

Call FMWR Outdoor Recreation  
at (315) 772-8222 or email [usarmy.drum.imcom.fmwrc.list-mwr-community-recreation@mail.mil](mailto:usarmy.drum.imcom.fmwrc.list-mwr-community-recreation@mail.mil)

#### **VIP Simulations VIP Tour: Registration is FREE**

#### **No Pre-registration Required!**

- 5 Groups for 5 stations
- 150 Participants sign up at the opening ceremony registration tables.
- Group Leaders PL/PSG
- Handicapped accessible
- Inclement Weather Event

#### **To Pre-Register:**

Call Retirement Services Office  
at (315) 772-6434/6339

#### **TO SUBMIT**



#### **What would you like to see in your Newsletter?**

*Send "Letters to the Editor" to:*

[Usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:Usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil)

Directorate of Human Resources  
Retirement Services Office  
10720 Mt Belvedere Blvd





# RETIREE APPRECIATION DAY (RAD)

## 24 September 2014



0800-0900 Opening Ceremony MPA

0900-1130 Information updates at MPA

0900-1500 ♦ Priority Services (ID Cards, DEERs, etc.)  
via Clark Hall

0800-1500 ♦ PX (Information/military equipment displays and much more)

### PLEASE PRE-REGISTER FOR THE FOLLOWING EVENTS



♦ 1200 - 1600 Golf Tourney, FMWR Sports, 315-772-6663



♦ 1300 - 1600 Fishing Derby, FMWR Outdoor Rec, 315-772 -8222



♦ 1300 - 1600 VIP Simulations Training Tour, RSO, 315-772-6434

**For more information visit  
[www.drum.army.mil](http://www.drum.army.mil)**

### **PRESCRIPTION TAKE BACK DAY**

Ft. Drum's ASAP, DES, and MEDDAC will have representatives available during Retiree Apperception Day on 24 September in Support of National Prescription Take Back Day. This is an opportunity for Retirees to safely turn in any old , expired, or unused prescription and over the counter medication.



These medication if used could cause serious health problem as well as harm others if they are used inappropriately. Please bring all of your old , expired, or unused prescription and over the counter medication with you that day for turn-in.



# RETIREE APPRECIATION DAY (RAD)

## 24 September 2014



### FORT DRUM RETIREE APPRECIATION DAY

24 September 2014

0800-1600

### REGISTRATION FORM

**Branch of Service:** Army, Navy, Air Force, Marine Corps, Coast Guard, Other  
(Please Circle)

**Name:** \_\_\_\_\_  
(Please Print) Last, First MI

**Address:** \_\_\_\_\_

City County State Zip

**Phone:** \_\_\_\_\_  
(Area Code) Number

**Email:** \_\_\_\_\_

**Spouse:** \_\_\_\_\_ Attending: Yes \_\_\_ No \_\_\_

Are you a **Veteran of** era: WW II \_\_\_ Korea \_\_\_ Vietnam \_\_\_

Gulf War \_\_\_ OIF/OEF \_\_\_ Other \_\_\_

**Age Group** (Circle one) 18-25 26-34 35-45 46-50 51-60 61-65 over 65

How did you learn about our RAD: Newspaper \_\_\_ TV \_\_\_ Poster \_\_\_ Service Bulletin \_\_\_  
Radio \_\_\_ Friend \_\_\_ Other \_\_\_

**Retirement Category:** Longevity (20 years or more Active Fed Service) \_\_\_\_\_  
Non-Regular, (Age 60 receiving retired pay) \_\_\_\_\_  
Medical Retirement (TDRL, PDRL) \_\_\_\_\_  
Gray Area, (20 year letter assigned to Retired Reserve) \_\_\_\_\_

Fill this form out and email to [usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil) or mail to

RETIREMENT SERVICE OFFICE

10720 Mount Belvedere Blvd, Room B2-40

Fort Drum, New York 13602



## Social Security — Help When a Family Member Dies

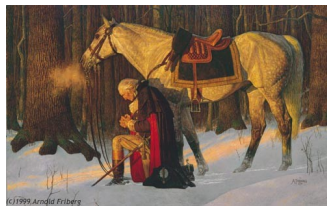
Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director will report the person's death to Social Security. To do so, you will need to furnish the funeral director with the deceased's social security number so he/she can make the report. Some of the deceased's Family members may be entitled to receive Social Security benefits if the deceased person worked long enough to qualify for benefits. Please read the following information to learn what benefits may be available.

**A one-time payment can be paid to the surviving spouse if he/she was living with the deceased; or, if living apart, was receiving certain benefits on the deceased's record.** If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.

**Certain Family members may be eligible to receive monthly benefits, including:**

- A widow or widower age 60 or older (at age 50 or older if disabled).
- A surviving spouse at any age who is caring for the deceased's child under 16 or disabled.
- An unmarried child of the deceased who is younger than age 18 (or age 18 or 19 if he or she is a full-time student in an elementary or secondary school); or age 18 or older with a disability that began before age 22.
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support, and a surviving divorced spouse, under certain circumstances.

If the deceased was receiving Social Security benefits, any benefits received for the month of death or later months must be returned. For example, if a person dies in July, you must return the benefit paid in August. If benefits were paid by direct deposit, contact the bank or other financial institution to request that any funds received for the month or later be returned to Social Security. If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later and return them to Social Security as soon as possible. However, eligible Family members may be able to receive death benefits for the month in which the beneficiary died. For more Social Security information visit their website at [www.ssa.gov](http://www.ssa.gov) or call their customer service line at 800-772-1213, Monday through Friday, 7 a.m. through 7 p.m.



"To be prepared for War is one of the most effectual means of preserving peace."

- George Washington

**Stolen Valor** The Stolen Valor Act of 2005 makes it a federal misdemeanor punishable by up to a year in prison and a \$150,000 fine for people who lie about their actual or non-existent military service. The Veterans Administration (VA), Office of the Inspector General, investigates cases of fraud perpetrated against the VA and operates a hotline for the public to confidentially and safely report crimes like Stolen Valor involving VA or its programs. If you believe that someone may be misrepresenting their military service you can call the VA hotline at 800-488-8244, email [vaoighotline@va.gov](mailto:vaoighotline@va.gov) or write to VA OIG Hotline, PO Box 50410, Washington, DC 20091-0410.







# MOUNTAIN HONORS



## REGIONAL VETERAN/RETIREE EVENTS

**Fort Drum NY:** 25SEP2014 - 0800-1300, (MPA) Bldg 10725 and other sites as noted in July 2014 Newsletter.

**Plattsburgh, NY:** 27SEP2014 - 1000-1430, SUNY Plattsburgh Field House Gymnasium, Healthcare Enrollment, Veterans Benefit Information, Employment Opportunities, Veterans Community Vendors & Concessions Available, County Veteran's Service Officer, Kevin Leboeuf at 565-4720 or email [leboeufk@co.clinton.ny.us](mailto:leboeufk@co.clinton.ny.us).

**Buffalo NY:** 8NOV2014, 1600-1900 hours, Dining Out at Adams Mark Hotel honoring WW II veterans on the anniversary of Operation Torch. Contact person: CSM (R) Henry Curtis at (716) 390-9523

**Clochester, VT:** Camp Johnson, 18 OCT2014, 0900-1400, Northern New England Military Retiree Appreciation Day, 789 National Guard Road, Camp Johnson, VT.

## RECURRING MONTHLY

**Rochester Area Luncheon:** 3rd Thursday of Month. Various locations. For further information contact: Tim Streb: [tstreb@rochester.rr.com](mailto:tstreb@rochester.rr.com).

**Jefferson/Lewis/St.Lawrence Area Monthly Retiree Breakfast:** Watertown, NY, 3rd Saturday of the month, at Denny's on Arsenal St., Watertown from 8:00 AM to 11:00 AM. Further information contact; [usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil)



### ***HOT HOT HOT HOT***

All Retired Soldiers and surviving spouses who do NOT have active *myPay* accounts will continue to receive Echoes by mail. The Army has now executed the new distribution plan that we've been warning them about in Echoes for the last year. See the article on page 20 of this Echoes for details.

Retired Soldiers with *myPay* accounts will only receive this edition electronically through their email address on file in *my-*



## Telephone Numbers

### Fort Drum Retirement

**Service Office 1-800-556-9790**

**DA Casualty Assistance Office**

**1-800-626-3317**

(To report the death of a Retiree)

**DEERS Verification 1-800-538-9552**

(Update I.D. records)

**Defense Finance &**

**Accounting Office 1-800-321-1080**

(Retired & annuitant pay issues)

**Human Resource Command 1-800-318-5298**

(Gray area Retiree issues)

**VA Burial Information 1-800-697-6947**

**Medicare Information 1-800-772-1213**

**TRICARE World Wide Information**

**1-800-874-2273**

**Delta Dental 1-888-838-8737**

(Retiree dental program)

**Express Scripts 1-866-363-8667**

(Mail order pharmacy)

**TRICARE for Life 1-888-363-5433**

**Federal Long Term Care**

**Insurance 1-800-582-3337**

**Other Military Retired Affairs Offices**

**Navy 1-866-827-5672**

**Marine Corps 1-800-336-4649**

**Air Force 1-800-531-7502**

**Army Recreation Centers:**

**Hale Koa Hotel, Hawaii 1-800-367-6027**

**Edelweiss Lodge, Germany 011-49-8821-9440**

**Dragon Hill, Korea 011-82-2791-8222**

**Shades of Green, Florida 1-888-593-2242**

### CHANGE OF ADDRESS PROCEDURE

If your Mountain Honors or Army Echoes Newsletter, Retiree bulletins and other military documents are not being sent to the correct address a change of address must be submitted to:

Directorate for Retired/Annuity Pay (General Processing)

ATTN: DFAS-Cleveland Center

PO Box 99191

Cleveland, Ohio 44199-1176- (1-800-321-1080)

New Account Information (if you have recently retired

within the last 90 days).

DFAS-Cleveland Center

P.O. Box 99191

Code ROCAC

Cleveland, Ohio 44199-1176

IF YOU HAVE ANY QUESTIONS, PLEASE CALL DFAS  
-CL AT 1-800-321-1080.

## Web Sites

### Retirement Services

<http://www.soldierforlife@army.mil>

**Fort Drum Homepage**

<http://www.drum.army.mil>

**DFAS-Cleveland (Retired Pay & Annuitant Pay)**

<http://www.dod.mil/dfas/>

**DFAS**

<http://www.dfas.mil>

**myPay DFAS**

[www.mypay.dafs.mil](http://www.mypay.dafs.mil)

**Veterans Administration**

<http://www.va.gov>

**Military Funeral Honors**

<http://www.militaryfuneralhonors.osd.mil>

**Burial & Memorial Benefits**

<http://www.cem.va.gov>

**DOD Military Health Care System (TRICARE)**

<http://www.tricare4u.com>

**Delta Dental Plan**

<http://www.trdp.org>

**Express Scripts (Mail Order Pharmacy)**

<http://www.express-scripts.com>

**Federal Long Term Care Insurance**

<http://www.ltcfeds.com>

**Medicare**

<http://www.ssa.gov/mediinfo.htm>

**Job Opportunities**

<http://www.recruitmilitary.com>

**Healthnet Federal Services (Tricare Northeast Region)**

<http://www.hnfs.net>

### Social Security

<http://www.ssa.gov>

**National Personnel Records Center**

<http://www.archives.gov>

**Army & Air Force Exchange Service**

<http://www.aafes.com>

**RAPIDS Site Locator**

(DEERS Enrollment & ID Card Issuing Facilities)

<http://www.dmdc.osd.mil/rsl/owa/home>

**Military Home front (Formerly SITES Home**

**Page-Information about military installations)**

<http://www.militaryhomefront.dod.mil>

**Army Career and Alumni Program -ACAP**

<http://www.acap.army.mil>

**Military Living Publications**

(Includes Space A Travel Information)

<http://www.militaryliving.com>

**U.S. Army Human Resource Command –**

**Army Reserve**

<http://www.hrc.army.mil>

**AER Website**

<http://www.aerhq.org>

**Military Discounts**

<http://benefits.military.com>

**Armed Forces Vacation Club**

[www.afvclub.com](http://www.afvclub.com)

**Rapids Site Locator**

<http://www.dmdc.osd.mil/rsl/owa/home>



"Let every nation know, whether it wishes us well or ill, that we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty."

- John F. Kennedy

"History does not long entrust the care of freedom to the weak or the timid."

- Dwight D. Eisenhower





# MOUNTAIN HONORS



## FORT DRUM RETIREMENT SERVICES OFFICE

### Mission Statement

To provide quality service regarding benefits, entitlements, information and referral to Retirees, their Families and active duty Soldiers and their Families preparing for retirement. The Retirement Services Office also publishes the Fort Drum Retired Army Newsletter; advises and supports the Fort Drum Retiree Council, develops public support of Army programs and informs the retired community of upcoming events of interest.

**For more information visit**

**[www.drum.army.mil](http://www.drum.army.mil)**

**Link: Retirees “Services for Retirees”**



**Designation of Beneficiary Form** The Defense Finance and Accounting Service (DFAS) uses the DD Form 2894 to determine who will receive a Retiree’s final prorated pay-check, also known as Ar-

rears of Pay (AOP), upon the Retiree’s death. For example, if a retiree dies on the 10th of a month, the named beneficiary(s) will receive 10 days worth of retired pay. Additionally, the AOP may include other monies owed but not yet paid during the Retiree’s lifetime – such as credit for Survivor Benefit Plan (SBP) overpayment or a retro entitlement of Combat Related Special Compensation (CRSC) or Concurrent Retired Disability Pay (CRDP). This form has nothing to do with your SBP election. SBP payments are continuing monthly annuities while AOP is a one-time payment for any monies due upon the death of a Retiree. The form should be completed anytime there is a change in your family circumstances due to marriage, divorce, etc. It is also important to complete if the remarks block on your Retiree Account Statement (RAS) indicates that “we do not have any beneficiary information on file”. Please be aware that a valid DD Form 2894 must be received by DFAS prior to Retiree’s death to be valid. The form itself is self-explanatory, but please note that Section 2 (Designated Beneficiary Information) allows you to share your final pay with up to five beneficiaries. You may designate a portioned distribution or establish an order of precedence. To designate two or more beneficiaries, complete each subsection, then designate a percentage of AOP each beneficiary is to receive in the corresponding “Share” column. You may designate anyone as a beneficiary, from Family members to friends and associates. Be sure to sign and date the form or it will not be valid. If you do not have a completed form on file with DFAS, your AOP will be distributed with the federally mandated order of precedence. Please note that stepchildren are not eligible beneficiaries for AOP in accordance with the federally mandated order of precedence. Therefore, in order for a stepchild to receive all or a portion of AOP, the Retiree must complete the form to designate each beneficiary. Completed DD Form 2894s may be faxed to 800-469-6559 or mailed to:

**Defense Finance and Accounting Service**

**U.S. Military Retirement Pay**

**PO Box 7130**

**London, KY 40742-7130** *More information is available by calling 800-321-1080 or online at [www.dfas.mil](http://www.dfas.mil).*



Articles for this newsletter do not necessarily reflect the position of the Department of the Army or Fort Drum, NY. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7. The RSO is located in Clark Hall, Room B2-40 Fort Drum, NY. You can contact us at: 1-800-556-9790 or e-mail: [usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil)

